

Housing Trust Fund

Group Home Application

**Administered by:
The South Carolina State Housing Finance and Development Authority**

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Housing Trust Fund
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General Purpose, Definitions, & General Rules

PURPOSE

The South Carolina Housing Trust Fund (HTF) is a state funded program designed to provide financial assistance in the development and preservation of safe, decent, sanitary and affordable housing for low-income households within the State of South Carolina. The HTF accelerates the state's response to the production of affordable housing through innovative financing used by the nonprofit and private sectors. It builds partnerships among government, qualified nonprofits, for profits, and those in need of affordable housing. It strives to maximize the utilization of federal, state and/or other housing assistance programs in leveraging other public and private resources.

HOUSING TRUST FUND POLICIES

1. Only one HTF award will be awarded per project.
2. A twenty-five percent (25%) match is required based on the Total Development Cost.
3. The application must be site-specific.
4. Group Home projects are limited to disabled low-income (at or below fifty percent (50%) of the area median income) households.
5. Projects must be completed within twenty-four (24) months of approval.

DEFINITIONS

Acquisition means the purchase of land on which new group homes will be built or the purchase of land and existing building(s).

Annual Income means the total anticipated income from all sources received by the household, including all net income to be received from assets.

Applicant means an approved nonprofit organization that submits an original application on behalf of a low or very low-income beneficiary for Housing Trust Fund consideration.

Application means the completed forms, schedules, attachments, and any additional documentation requested in the Housing Trust Fund Application package.

Appraisal means an estimated value of real property by a licensed real estate appraiser. The three appraisal techniques that are to be employed by an appraiser (for the project) to estimate the value of real estate are: market data, income and the cost approach. For appraisals of vacant land the market data approach will be used.

Attorney means an individual licensed to practice before the courts of the State of South Carolina. A portion of the practice must relate to real estate matters, and the attorney will be required to provide evidence of errors and omission insurance.

Audit means complete and current financial statements that have been audited by a Certified Public Accountant (CPA) licensed by the South Carolina Board of Accountancy. Current means not more than twelve (12) months from date the audit was performed.

Authority means the South Carolina State Housing Finance and Development Authority.

Board means the Board of Commissioners of the South Carolina State Housing Finance and Development Authority.

Commitment Period means the time period beginning with the date on which the Board approves an award and ending as defined in each individual Funding Agreement.

Compliance Period means the time period of twenty (20) years that Housing Trust Fund program restrictions are in effect regarding income and housing occupancy. The compliance period begins on the date the promissory note and mortgage are executed. If the development is sold prior to the end of the compliance period, the amount of the Trust Fund Award becomes due and payable.

Conversion means the changing of a non-residential building into a qualified residential building.

Deferred Forgivable Loan means a forgivable loan. This type of award is available only to projects which are one hundred percent (100%) owned by the nonprofit entities. The award is forgiven after twenty (20) years if the Participant meets all Housing Trust Fund compliance and monitoring requirements.

Developer means any individual or entity responsible for initiating and controlling the development process and ensuring that a material portion of the development process is accomplished.

Developers Fee means the compensation to the developer for the time and risk involved to develop the project.

Elderly means defined as those beneficiaries which are fifty-five (55) years of age or older.

Funding Agreement means the written contract between the South Carolina State Housing Finance and Development Authority, and the Applicant, which details the terms and conditions of the Housing Trust Fund award, states the award amount, the project's purpose, and the targeted income population the project will serve.

General Closing Instructions means the requirements that the Applicant's closing attorney must follow to close the Housing Trust Fund Loan.

Group Home means a development that provides a combination of services and permanent housing for disabled individuals. The disability must be certified as permanent by the state authority for such disability. This type of housing includes community training homes and residential care facilities operated by the Department of Disabilities and Special Needs.

HUD means the United States Department of Housing and Urban Development.

Letter of Commitment means an original letter or contract from the funding source verifying that the Applicant has a commitment of funds for the project. This letter or contract must be dated within one hundred twenty days of the application date. This letter should include the amount of funds, any conditions and their expiration, whether funds will be provided as a loan or grant, loan to value ratios, terms and interest rate for loans.

Low-Income means, income which is at or below eighty percent 80% of the median income for the area, as determined by HUD, with adjustments for family size.

Manual means the Housing Trust Fund Group Homes Manual.

Mortgage means the written instrument pledging the property that is to be acquired, constructed or rehabilitated as security for repayment of the HTF loan or for fulfilling the necessary requirements to have the loan forgiven. The owner must execute the Promissory Note, Mortgage and Security Agreement before receiving or expending Housing Trust Fund award proceeds.

New Construction means the construction of new building(s) that will be used for group homes.

Nonprofit means a corporation exempt from income tax under section 501 (c)(3) or 501 (c)(4) of the Internal Revenue Code of 1986, as amended, and registered with the South Carolina Secretary of State.

Ownership Entity (Owners) means all persons, partnerships, entities, firms, or corporations that have an ownership interest in the real property acquired or improved with a Housing Trust Fund award.

Project means the one or more residential buildings, the site on which the building(s) are located, and any functionally related facilities.

Promissory Note means the evidence of the indebtedness between the Authority and the participant. It contains the Participant's promise to repay the debt or fulfill its obligation. A promissory note must be executed before HTF loan proceeds will be disbursed.

Participant means an Applicant whose application has received Board approval.

Rehabilitation means the improvement made to an existing structure.

Site-Specific means the individual site on which the housing unit(s) to be built or rehabilitated is located.

Special Needs Population means a group of individuals that have a similar type disability or classification. For Housing Trust Fund purposes, these populations are the elderly, the mentally disabled, and the physically disabled.

Target Population means the group of individuals the project will serve, i.e. abuse victims, veterans, homeless, etc.

Truth in Lending Disclosure for Real Estate Mortgage means the disclosure of the cost for obtaining a Housing Trust Fund loan.

Very Low-Income Household means income, which is at or below fifty percent (50%) of the area median income as determined by HUD, with adjustments for family size.

ELIGIBLE APPLICANTS

Units of Local Governments (cities, towns and counties) and Approved nonprofits are the only eligible Applicants for this activity.

The approval process for nonprofits are contained in the HTF Application for Nonprofit Participation. All nonprofits must receive approval by the Authority prior to the submission of any HTF application. If a nonprofit is not an approved nonprofit, the application will be returned.

TERMS AND LIMITS OF FINANCIAL ASSISTANCE

HTFs are available for the acquisition, acquisition/rehabilitation, and/or new construction (which could include the demolition of an existing dwelling) of a residential building or buildings that contain one or more housing units, serving disabled persons at or below fifty percent (50%) of the area median income.

- Maximum award amount up to \$75,000.
- The Applicant must provide twenty-five percent (25%) commitment(s) from other source(s) at time of application.

The Authority will perform a “cost reasonableness” evaluation of the proposed rehabilitation and may adjust the HTF amount based on that review and an inspection of the property. Applicants are strongly encouraged to ensure applications submitted are cost reasonable to prevent such adjustments or rejection of the application. Detailed, itemized information must be submitted and should include material and labor costs identified separately line by line.

COMPLETING THE APPLICATION

Applications for HTF are accepted on a quarterly basis provided funding is available.

Before preparing your application, review the appropriate guidelines, evaluation process and criteria that the Authority will use to accept and fund group home applications.

APPLICATION REQUESTS

Applications may be obtained by writing or calling in a request to our address:

South Carolina State Housing Finance and Development Authority
ATTN: **HOUSING TRUST FUND**
Application Package Request
300 C Outlet Pointe Blvd.
Columbia, SC 29210
Telephone: – (803) 896-9001

Applications are also available on the Authority’s web page at: **schousing.com**

TIME, PLACE AND METHOD OF SUBMISSION DELIVERY

Applications will be accepted during regular business hours Monday through Friday excluding holidays. Applications may be delivered by mail, other shipping service, or by hand delivery. Facsimile transmissions **will not** be accepted. Applications should be submitted in a package labeled “**Housing Trust Fund Application**” to our address as stated above.

SUBMISSION FORMAT

Applicants must submit one (1) original and one (1) copy of the application. Applications should **not** be bound. Applications must include the application and all tabs.

COMPLETING THE APPLICATION

Applications for HTF will be accepted in four (4) funding cycles that correspond with Authority Board meetings as listed below:

Application Submission Deadline	Board Meeting Month
February, 1, 2005	April 19, 2005
June, 1, 2005	August 9, 2005
September, 1, 2005	November 15, 2005
December 1, 2005	February, 2006

Before preparing your application, review the appropriate guidelines, evaluation process and criteria that the Authority will use to accept and fund Group Home applications.

Complete applications must include all pages of the application form and all items identified in the *Group Home Application Checklist* on page 39. Applications must include all supporting documentation under the appropriate tabs and must be submitted in the order listed. **All applications must be self-contained. The Authority will not rely on any previously submitted information, written or verbal, to evaluate the applications in any given application period.**

For questions concerning the applications, contact the Program staff by phone, fax, or e-mail.

<u>Staff Members</u>	<u>Phone Number</u>	<u>Fax Number</u>	<u>E-mail Address</u>
Valarie M. Williams Housing Development Director	(803) 896-9292	(803) 551-4963	val.williams@schousing.com
Nancy Fairley Program Manager	(803) 896-9343	(803) 551-4883	nancy.fairley@schousing.com
Delores Edwards Program Coordinator	(803) 896-9345	(803) 551-4891	delores.edwards@schousing.com
Linda Hough-Hicks Program Coordinator	(803) 896-9338	(803) 551-4896	linda.hough-hicks@schousing.com
Dorothy Sutton Program Coordinator	(803) 896-9360	(803) 551-4948	dorothy.sutton@schousing.com
Wes Alston Housing Inspector	(803) 896-9281	(803) 551-4863	wes.alston@schousing.com
John Brunke Housing Inspector	(803) 896-9340	(803) 551-4871	john.brunke@schousing.com
Richard Clark Housing Inspector	(803) 896-9253	(803) 551-4873	richard.clark@schousing.com
Bill Turner Housing Inspector	(803) 896-9260	(803) 551-4954	bill.turner@schousing.com
Shante Edmonds Program Assistant	(803) 896-9289	(803) 551-4880	shante.edmonds@schousing.com
Taki Wallace Program Assistant	(803) 896-9263	(803) 551-4957	keshalontaki.wallace@schousing.com
Charles McCullough Program Coordinator	(803) 896-9511	(803) 551-4918	charles.mccullough@schousing.com

OTHER INFORMATION

1. The completion deadline will be specified in the Funding Agreement and will be determined in conjunction with the information provided in the application. The Authority will not disburse award proceeds if the Participant has not expended funds within the timeframes specified in the Funding Agreement.
2. Applicants will be required to attend an implementation workshop after the award has been approved. The purpose of this workshop is to acclimate participants to fulfilling program and, construction requirements as well as financial accountability.
3. HTF awards may be terminated at any time prior to the award expiration date, due to documented evidence of unsatisfactory program/project productivity.
4. HTF Participants will be required to submit Performance Reports quarterly throughout the completion of the project. The Authority reserves the right to require Performance Reports, more frequently if it deems they are necessary.

CHANGES TO PROJECT AFTER AWARD

Any changes to a project after notice of award approval must be submitted to the Authority in writing and must be approved by the Authority. The Authority may revoke a portion or the entire award if a Participant makes changes to the project without prior approval.

Application Review Process

APPLICATION REVIEW PROCESS

1. Applications will be evaluated **first** for compliance with threshold criteria. Applications that are found to meet minimum threshold requirements will then be reviewed to determine if the project is financially feasible, requires subsidy and is consistent with HTF policies. **The Authority staff will exercise sole discretion when deciding to accept, reject or recommend applications.**
2. Applications not meeting threshold criteria **or** compliance with program requirements will be rejected and returned to the Applicant.
3. Staff will review applications for completeness. A list of missing and/or incomplete documents will be provided to the Applicant. The Applicant will have ten (10) business days from the date of notification to provide the missing and/or incomplete documents to the Authority. Failure to return information within ten (10) business days will **automatically** disqualify the application from further review during the competitive cycle.
4. Successful applications which are deemed to be financially feasible, requiring subsidy and are consistent with Housing Trust Fund policies may be recommended to the Board of Commissioners for funding approval.
5. Housing Trust Fund awards will be issued not later than a week after the approval of the Board of Commissioners.

Minimum Threshold Requirements

Applicants applying for Housing Trust Fund award must meet the following minimum requirements. Applications that do not meet the minimum requirements will be eliminated from further review.

1. Complete Application
2. For prior Participants of Housing Trust Fund awards, no outstanding findings of noncompliance and/or concerns relevant to other Authority administered programs, and;
3. For prior Participants no more than thirty (30) open awards unless a waiver has been previously granted.
4. Applicant is an Authority approved nonprofit.

Guidelines for Group Home Program

SECTION 1: Funding Consideration

The South Carolina State Housing Finance and Development Authority (the Authority) will award funds to eligible Applicants for the purpose of funding a Group Home project. All funds are subject to the HTF regulations and all other applicable Authority requirements. A “*Group Home Application Checklist*” has been provided (**See Page 39**) to identify the required documentation and its placement in the application package.

SECTION 2: Property Location

Applicants must operate within their defined service areas.

SECTION 3: Prohibited Properties

- »» Mobile Homes
- »» Manufactured Housing

SECTION 4: Eligible Beneficiaries

Beneficiaries must be low-income with gross annual incomes that are at or below fifty percent (50%) of area median income as indicated by the HTF incomes (**See Exhibits 1 & 2**). Also, eligible beneficiaries must qualify as disabled. An Applicant must determine the household income by examining and verifying source documents indicating annual income (e.g., wage statement, interest statement, unemployment compensation statement).

Applicants must identify and verify all sources of income for each individual household member. Beneficiaries of group homes will be considered as a one-person household for the purpose of income qualification. The “Certification of Total Household Income” and “Verification of Employment” forms must be completed by the Applicants, beneficiary’s income must not be dated more than six (6) months from the application date. These forms must be submitted with the application (**See Exhibits 5 & 6**). **The total anticipated annual household income must not exceed fifty percent (50%) of the area median income for the county.** Applicants are responsible for ensuring all forms of income are identified and documented.

Annual Income is determined by taking the total anticipated income from all sources for the twelve-month period preceding the date of certification of income. Annual income includes, but is not limited to gross income, the full amount before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services; the net income from the operation of a business or profession; interest, dividends, and other net income of any kind from real or personal property; the full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment other than Supplemental Security Income; payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; welfare assistance; periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; all regular pay, special pay and allowances of a member of the Armed Forces (other than pay for hazardous duty).

Beneficiaries who report zero income must certify to such on the “Certification of Zero Income” form which can be requested from HTF staff. Additionally, any household member that is eighteen (18) years of age or older and reports \$0 income for the twelve (12) months proceeding the date of application submission must certify to such on the “Certification of Zero Income” form (**See Exhibit 7**). Third-party income verification is required for all income earned. Income tax returns will be accepted but only in

situations where no other income information is available. Additionally, the tax returns must have all pertinent information correctly identified and all schedules included.

If it is discovered at any time before, during, or after the project has been completed that the beneficiary was not income qualified, the Applicant may be required to refund the entire HTF award and may be disqualified from further participation in the HTF Program.

SECTION 5: Housing Trust Fund Compliance Period

The HTF program is designed to increase the supply of permanent affordable housing over an extended period of time. The compliance period is twenty (20) years.

SECTION 6: Contracts and Agreement Conditions

Funds are awarded as a deferred forgivable loans or repayable loans.

- ▶▶ Deferred forgivable loans are only available to nonprofits with one hundred percent (100%) ownership of the project.
- ▶▶ In the event the property is to be sold, the HTF Loan becomes due and payable at closing, (per the mortgage and security agreement "Due on Sale" clause).
- ▶▶ The mortgage position of the HTF award must be comparable to the amount of HTFs awarded. (i.e., if the HTF award were the second largest source of funds then it would have a second mortgage position).

SECTION 7: Construction Requirements

Applicants are required to submit preliminary detailed, itemized work write-ups for rehabilitation and an appraisal, preliminary plans and specifications for new construction. Applicants are responsible for ensuring the construction costs are feasible and cost reasonable to alleviate substandard conditions. Labor and material cost for each line item must be reported separately. The Authority has developed acceptable "Work Write-Up" forms, (**See Exhibits 8 and 9**). These forms may also be downloaded from the Authority's website by going to www.sha.state.sc.us/Programs/Other/Trust_Fund/trust_fund.html. It is acceptable to use other formats, but all the information in the Authority provided forms must be included if another Work-Write-Up form is used. If a participant is awarded a HTF award, the evaluation will involve review of work write-ups submitted in the application and a scheduled on-site inspection. If the Authority concludes that the costs presented in the Application are not "reasonable," the application will either be returned for corrections or rejected depending upon the circumstances. Applicants must adhere to the written standards developed by the Authority and to all local standards in order to use HTFs for any activity. Those standards are:

- ✘ All work must be in compliance with the International Code Series for residential, plumbing, mechanical, fuel gas, energy conservation, fire, and electrical codes. In addition, all work must meet any local code restrictions.
- ✘ All work performed, whether specified or not, shall be performed and completed in a manner supportable by the manufacturer's specifications, standard construction practices, and/or recognized building codes.
- ✘ All work performed shall be "finished" work whether expressed or not. For example, if a door unit is specified for a bedroom then that door shall be finished to match an existing door whether it is stained/finished or painted. The door shall have a lockset installed.
- ✘ All materials shall be new, in good condition, and of standard grade.
- ✘ The Applicant must contact the building code enforcement agency within the locality in which the proposed construction is to be undertaken and have the agency's building inspector review the work write-ups or plans and specifications prior to submission of the application to ensure that the Applicant has met locality requirements.

- ✘ A physical on-site repair assessment must be performed prior to the submission of application (if applicable)
- ✘ The Applicant must solicit and procure a licensed contractor.
- ✘ The Applicant is required to provide a detailed work-write up from the contractor regarding rehabilitation (if applicable). Accurate, detailed work write-ups must be provided for the work to be performed.
- ✘ All work regarding handicapped accessibility must meet the requirements of Section 504. Please refer to CABO/ANSI Section A117.1 for compliance requirements.

NOTE: Refer to the HOME program and HTF program Construction Manual for more detailed requirements.

SECTION 8: Allowable Costs

- ◆ **Development hard costs** -- *The actual construction costs including:*
 - Costs to meet Authority construction standards and local code construction standards
 - Essential improvements
 - Electrical, plumbing, structural-related improvements
 - Improvements for handicapped persons
 - Repair or replacement of major housing systems in danger of failure
 - General property improvements that are non-luxury improvements
 - On-site infrastructure
- ◆ **Related soft costs** -- *Reasonable and necessary costs, including:*
 - Building Permit Fees
 - Building Inspection Fees
 - Professional Fees to include architectural, engineering, or related services to prepare plans, drawings, specifications, or work write-ups. Professional Services must be third party. The maximum expense for professional fee is \$250. An invoice must be provided.
- ◆ **Prohibited Costs:**
 - Participants may not pay any administrative costs with HTF awards.
 - HTF awards may not be used for relocation expenses of residents, costs associated with record keeping, storage, tools and equipment, and other such related items.

SECTION 9: Award Disbursement Procedures

HTF awards will only be disbursed after proper documentation has been provided that supports the costs to be reimbursed and Authority inspection of the property confirms that the work has been done. Participants are required to draw down HTF awards in proportion to the other sources of financing. Requests for Payment are processed within fourteen (14) days upon receipt of all required documents and information. When the HTF award is being used for construction and/or rehabilitation, a ten percent (10%) retainage will be held until the project is satisfactorily completed and closed. Before any HTF award will be disbursed, a properly executed Funding Agreement must be submitted to the Authority.

Acquisitions:

If all or a portion of the HTF loan is to be used to pay for the acquisition of a property, the Participant must provide the Authority with the items listed below **three weeks** prior to the closing:

- Date of the closing
- The name, address, and telephone number of the closing attorney and,
- The amount that will be needed at closing.

The following documents must be submitted to the Authority within a reasonable amount of time following closing:

- Settlement statement
- Executed and recorded loan documents to include the Mortgage, Exhibit A, Promissory note, Truth in lending, Payment and performance bond or Letter of credit (if applicable), Title insurance, and HUD 1 statement.

HTF Payment:

All requests for HTF must be submitted on the Authority's "Request for Payment" form. No payments will be disbursed until construction progress has been inspected by the Authority. The Authority will contact the Participant upon receipt of the Request for Payment and Inspection form to schedule an inspection. The following documents must accompany the form:

1. Progress Report of building under construction (single family)
2. Invoices associated with construction and soft costs

SECTION 10: Project Progress and Completion

The Authority will conduct site inspections to confirm work completion and evaluate the Participant's performance. The Authority will notify the Participant, in writing, of any deficiencies.

If the Authority determines that a Participant exhibits inadequate program controls, expends funds improperly, or exhibits non-compliance, it will:

- Impose limitations on Participant's participation in HTF; or
- Require the Participant to submit additional information to determine the reason for the non-compliance and develop a corrective action plan; or
- Require the Participant to reimburse the Authority for all proceeds improperly expended; or
- Terminate the Funding Agreement; demand full and complete repayment of all proceeds owed to the HTF and disqualify the Participant and all other persons or organizations involved in the project from further HTF participation.

SECTION 11: Monitoring and Compliance

Participants must recertify tenant's household income annually upon lease renewal. HTF definitions of income will apply (**See Section 4**). Rents and income limits are adjusted periodically. Participants may obtain updated limits from the Authority's website at www.sha.state.sc.us.

Participants are responsible for maintaining the property in compliance with Section 8 Housing Quality Standards and should routinely inspect the units to ensure that tenants are maintaining the unit in accordance with the lease and that all needed repairs have been reported.

The Authority may inspect the property, review property and tenant records and management policies and procedures annually to determine compliance with rent and income restrictions and to verify that the property is being maintained according to Section 8 Housing Quality Standards..

EXHIBIT 1

2005 Housing Trust Fund Income Limits (50%)

COUNTY	MEDIAN INCOME	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
ABBEVILLE	45,700	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
AIKEN	53,400	18,700	21,350	24,050	26,700	28,850	30,950	33,100	35,250
ALLENDALE	33,800	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
ANDERSON	54,900	19,200	21,950	24,700	27,450	29,650	31,850	34,050	36,250
BAMBERG	34,500	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
BARNWELL	41,100	20,500	23,400	26,350	29,250	31,600	33,950	36,250	38,600
BEAUFORT	62,150	21,750	24,850	27,950	31,100	33,550	36,050	38,550	41,000
BERKELEY	55,900	19,550	22,350	25,150	27,950	30,200	32,400	34,650	36,900
CALHOUN	46,750	16,350	18,700	21,050	23,400	25,250	27,100	29,000	30,850
CHARLESTON	55,900	19,550	22,350	25,150	27,950	30,200	32,400	34,650	36,900
CHEROKEE	54,900	19,200	21,950	24,700	27,450	29,650	31,850	34,050	36,250
CHESTER	45,200	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
CHESTERFIELD	42,700	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
CLARENDON	41,500	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
COLLETON	40,800	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
DARLINGTON	45,400	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
DILLON	38,700	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
DORCHESTER	55,900	19,550	22,350	25,150	27,950	30,200	32,400	34,650	36,900
EDGEFIELD	53,400	18,700	21,350	24,050	26,700	28,850	30,950	33,100	35,250
FAIRFIELD	43,300	17,000	19,400	21,850	24,250	26,200	28,150	30,050	32,000
FLORENCE	49,000	17,150	19,600	22,050	24,500	26,450	28,400	30,400	32,350
GEORGETOWN	49,100	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
GREENVILLE	54,900	19,200	21,950	24,700	27,450	29,650	31,850	34,050	36,250
GREENWOOD	51,300	17,950	20,500	23,100	25,650	27,700	29,750	31,800	33,850
HAMPTON	42,900	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
HORRY	51,500	18,050	20,600	23,200	25,750	27,800	29,850	31,950	34,000
JASPER	45,700	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
KERSHAW	52,850	18,500	21,150	23,800	26,450	28,550	30,650	32,750	34,900
LANCASTER	48,150	17,250	19,700	22,200	24,650	26,600	28,600	30,550	32,550
LAURENS	47,500	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350
LEE	41,200	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
LEXINGTON	60,600	21,200	24,250	27,250	30,300	32,700	35,150	37,550	40,000
MARION	40,300	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
MARLBORO	38,600	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
McCORMICK	45,650	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
NEWBERRY	48,300	16,900	19,300	21,750	24,150	26,100	28,000	29,950	31,900
OCONEE	50,900	17,800	20,350	22,900	25,450	27,500	29,500	31,550	33,600
ORANGEBURG	42,650	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
PICKENS	54,900	19,200	21,950	24,700	27,450	29,650	31,850	34,050	36,250
RICHLAND	60,600	21,200	24,250	27,250	30,300	32,700	35,150	37,550	40,000
SALUDA	49,200	17,200	19,700	22,150	24,600	26,550	28,550	30,500	32,450
SPARTANBURG	54,900	19,200	21,950	24,700	27,450	29,650	31,850	34,050	36,250
SUMTER	45,950	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
UNION	44,250	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
WILLIAMSBURG	37,100	16,200	18,500	20,850	23,150	25,000	26,850	28,700	30,550
YORK	61,800	22,450	25,650	28,850	32,050	34,600	37,200	39,750	42,300

EXHIBIT 2

2005 Housing Trust Fund Income Limits (80%)

COUNTY	MEDIAN INCOME	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
ABBEVILLE	45,700	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
AIKEN	53,400	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
ALLENDALE	33,800	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
ANDERSON	54,900	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
BAMBERG	34,500	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
BARNWELL	41,100	32,750	37,450	42,100	46,800	50,550	54,300	58,050	61,800
BEAUFORT	62,150	34,850	39,800	44,800	49,750	53,750	57,700	61,700	65,700
BERKELEY	55,900	31,300	35,800	40,250	44,700	48,300	51,900	55,450	59,050
CALHOUN	46,750	26,200	29,950	33,700	37,450	40,450	43,450	46,450	49,400
CHARLESTON	55,900	31,300	35,800	40,250	44,700	48,300	51,900	55,450	59,050
CHEROKEE	54,900	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
CHESTER	45,200	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
CHESTERFIELD	42,700	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
CLARENDON	41,500	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
COLLETON	40,800	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
DARLINGTON	45,400	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
DILLON	38,700	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
DORCHESTER	55,900	31,300	35,800	40,250	44,700	48,300	51,900	55,450	59,050
EDGEFIELD	53,400	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400
FAIRFIELD	43,300	27,150	31,050	34,900	38,800	41,900	45,000	48,100	51,200
FLORENCE	49,000	27,450	31,350	35,300	39,200	42,350	45,450	48,600	51,750
GEORGETOWN	49,100	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
GREENVILLE	54,900	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
GREENWOOD	51,300	28,750	32,850	36,950	41,050	44,300	47,600	50,900	54,150
HAMPTON	42,900	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
HORRY	51,500	28,850	32,950	37,100	41,200	44,500	47,800	51,100	54,400
JASPER	45,700	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
KERSHAW	52,850	29,600	33,850	38,100	42,300	45,700	49,100	52,500	55,850
LANCASTER	48,150	27,600	31,550	35,500	39,450	42,600	45,750	48,900	52,050
LAURENS	47,500	26,600	30,400	34,200	38,000	41,050	44,100	47,100	50,150
LEE	41,200	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
LEXINGTON	60,600	33,950	38,800	43,650	48,500	52,350	56,250	60,100	64,000
MARION	40,300	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
MARLBORO	38,600	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
McCORMICK	45,650	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
NEWBERRY	48,300	27,050	30,900	34,800	38,650	41,750	44,800	47,900	51,000
OCONEE	50,900	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750
ORANGEBURG	42,650	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
PICKENS	54,900	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
RICHLAND	60,600	33,950	38,800	43,650	48,500	52,350	56,250	60,100	64,000
SALUDA	49,200	27,550	31,500	35,400	39,350	42,500	45,650	48,800	51,950
SPARTANBURG	54,900	30,750	35,150	39,550	43,900	47,450	50,950	54,450	57,950
SUMTER	45,950	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
UNION	44,250	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
WILLIAMSBURG	37,100	25,950	29,650	33,350	37,050	40,000	42,950	45,950	48,900
YORK	61,800	35,900	41,000	46,150	51,300	55,400	59,500	63,600	67,700

EXHIBIT 3

2005 Housing Trust Fund Rent Limits (50%)

COUNTY	0 BR	1 BR	2 BR	3 BR	4 BR
ABBEVILLE	405	433	521	601	671
AIKEN	467	500	601	694	773
ALLENDALE	405	433	521	601	671
ANDERSON	480	514	617	713	796
BAMBERG	405	433	521	601	671
BARNWELL	512	548	658	760	848
BEAUFORT	543	582	698	808	901
BERKELEY	488	523	628	726	810
CALHOUN	408	438	526	608	677
CHARLESTON	488	523	628	726	810
CHEROKEE	480	514	617	713	796
CHESTER	405	433	521	601	671
CHESTERFIELD	405	433	521	601	671
CLARENDON	405	433	521	601	671
COLLETON	405	433	521	601	671
DARLINGTON	405	433	521	601	671
DILLON	405	433	521	601	671
DORCHESTER	488	523	628	726	810
EDGEFIELD	467	500	601	694	773
FAIRFIELD	425	455	546	630	703
FLORENCE	428	459	551	636	710
GEORGETOWN	430	460	552	638	712
GREENVILLE	480	514	617	713	796
GREENWOOD	448	480	577	666	743
HAMPTON	405	433	521	601	671
HORRY	451	483	580	669	746
JASPER	405	433	521	601	671
KERSHAW	462	495	595	687	766
LANCASTER	431	461	555	640	715
LAURENS	416	445	535	617	688
LEE	405	433	521	601	671
LEXINGTON	530	568	681	787	878
MARION	405	433	521	601	671
MARLBORO	405	433	521	601	671
McCORMICK	405	433	521	601	671
NEWBERRY	422	452	543	628	700
OCONEE	445	476	572	661	737
ORANGEBURG	405	433	521	601	671
PICKENS	480	514	617	713	796
RICHLAND	530	568	681	787	878
SALUDA	430	461	553	639	713
SPARTANBURG	480	514	617	713	796
SUMTER	405	433	521	601	671
UNION	405	433	521	601	671
WILLIAMSBURG	405	433	521	601	671
YORK	561	601	721	833	930

Gross rent includes contract rent plus tenant paid utility allowance.

EXHIBIT 4

2005 Housing Trust Fund Rent Limits (80%)

COUNTY	0 BR	1 BR	2 BR	3 BR	4 BR
ABBEVILLE	648	695	833	963	1,073
AIKEN	747	801	961	1,110	1,238
ALLENDALE	648	695	833	963	1,073
ANDERSON	768	823	988	1,141	1,273
BAMBERG	648	695	833	963	1,073
BARNWELL	818	877	1,052	1,216	1,357
BEAUFORT	871	933	1,120	1,293	1,442
BERKELEY	782	838	1,006	1,162	1,297
CALHOUN	655	701	842	973	1,086
CHARLESTON	782	838	1,006	1,162	1,297
CHEROKEE	768	823	988	1,141	1,273
CHESTER	648	695	833	963	1,073
CHESTERFIELD	648	695	833	963	1,073
CLARENDON	648	695	833	963	1,073
COLLETON	648	695	833	963	1,073
DARLINGTON	648	695	833	963	1,073
DILLON	648	695	833	963	1,073
DORCHESTER	782	838	1,006	1,162	1,297
EDGEFIELD	747	801	961	1,110	1,238
FAIRFIELD	678	727	872	1,008	1,125
FLORENCE	686	735	882	1,019	1,136
GEORGETOWN	687	736	883	1,021	1,138
GREENVILLE	768	823	988	1,141	1,273
GREENWOOD	718	770	923	1,066	1,190
HAMPTON	648	695	833	963	1,073
HORRY	721	772	927	1,071	1,195
JASPER	648	695	833	963	1,073
KERSHAW	740	793	952	1,100	1,227
LANCASTER	690	739	887	1,025	1,143
LAURENS	665	712	855	988	1,102
LEE	648	695	833	963	1,073
LEXINGTON	848	909	1,091	1,260	1,406
MARION	648	695	833	963	1,073
MARLBORO	648	695	833	963	1,073
McCORMICK	648	695	833	963	1,073
NEWBERRY	676	724	870	1,005	1,120
OCONEE	712	763	916	1,058	1,181
ORANGEBURG	648	695	833	963	1,073
PICKENS	768	823	988	1,141	1,273
RICHLAND	848	909	1,091	1,260	1,406
SALUDA	688	738	885	1,023	1,141
SPARTANBURG	768	823	988	1,141	1,273
SUMTER	648	695	833	963	1,073
UNION	648	695	833	963	1,073
WILLIAMSBURG	648	695	833	963	1,073
YORK	897	961	1,153	1,333	1,487

Gross rent includes contract rent plus tenant paid utility allowance.

EXHIBIT 5

Certification Of Total Household Income

Date: _____

Applicant: _____

Project Address: _____

City: _____ State: **S.C.** Zip: _____

ALL PERSONS WHO INTEND TO OCCUPY THE HOUSING UNIT AND THEIR ANTICIPATED INCOMES MUST BE LISTED BELOW:

	Occupants	Relationship	Age	Sex	Total Anticipated Annual Income
1		Head of Household		M / F	\$
2				M / F	\$
3				M / F	\$
4				M / F	\$
5				M / F	\$
6				M / F	\$
7				M / F	\$
The Total Anticipated Annual Household Income is:					\$
The targeted income percentage stated in your Application for the above listed household is:					%
The development county area median income adjusted for household size is: This is obtained from the Exhibit for Income based on Family Size					\$

I/We have provided verification of all anticipated Annual Income and other information necessary to satisfy the requirements for occupancy for each person named herein. I/We certify that the statements and all information herein are true and complete to the best of my/our knowledge and are given under the penalty of perjury.

I/We agree that the household income, household composition and other eligibility requirements shall be conditions of this occupancy and that failure or refusal to comply with a request for information with respect thereto shall be deemed a violation of conditions. I/We will assist in obtaining any information or documents required in verifying the statements certified herein.

The Certification of Total Household Income is to be made part of the agreement entered into by the Participant and the Occupant(s).

Head of Household Signature

Head of Household Signature

EXHIBIT 6

Verification Of Employment

Date: _____

This form is to be signed by the potential beneficiary and mailed to their employer by the Applicant. This form should not be hand delivered by the potential beneficiary.

TO: (Name and address of Employer)

FROM: (Name, address & social security # of Beneficiary)

I have applied for housing assistance from _____ (name of the Applicant). Please provide the salary and employment verification requested below.

Signature of Beneficiary

EMPLOYER:

Is the beneficiary currently employed by you? YES / NO Position: _____

Dates of employment: _____ Probability of continued employment: YES / NO

_____ Full Time _____ Part Time Hours per week: _____ Hours per year: _____

Basic Pay: \$ _____/hour Basic Pay: \$ _____/per year

Overtime Pay: \$ _____/hour Overtime Hours per week: _____ per year: _____

Commission: \$ _____/month \$ _____/year

Bonus/Other: \$ _____/month \$ _____/year

Employer Signature

Date

Telephone Number

The above information is confidential. Thank you for your cooperation. Please return this form directly to:

EXHIBIT 7

South Carolina Housing Trust Fund Certification of Zero Income

Name of Beneficiary	
Property Address	
City, State, Zip	

I am currently unemployed and do not receive unemployment benefits or any other form of compensation.

I swear that the above statements are true and accurate to the best of my knowledge.

Signature of Beneficiary

Date

EXHIBIT 8 Work Write-Up

(Page 1)							
ITEM	DESCRIPTION	QUANTITY	UNIT sf, lf, ea, pr	MATERIAL COST	LABOR COST	OTHER COST	TOTAL COST
General Requirements							
Site Work							
Concrete							
Masonry							
Metals							
Wood & Plastic							
Thermal & Moisture Protection							
Doors & Windows							
SUB TOTAL							

(Page 2)

ITEM	DESCRIPTION	QUANTITY	UNIT sf, lf, ea, pr	MATERIAL COSTS	LABOR COSTS	OTHER COSTS	TOTAL COSTS
Finishes							
Specialties							
Equipment							
Furnishings							
Special Construction							
Conveying Systems							
Mechanical							
SUB TOTAL							

(Page 3)

ITEM	DESCRIPTION	QUANTITY	UNIT sf, lf, ea, pr	MATERIAL COST	LABOR COST	OTHER COST	TOTAL COST
Sub Total Page One							
Sub Total Page Two							
TOTAL							

Work Write-Up (Single Family Units) EXHIBIT 9

**GENERAL INFORMATION: (1) Enter information in yellow highlighted cells only
 (2) Rows may be added within highlighted areas without changing subtotal formulas**

COLUMN A Enter Materials	COLUMN B Enter Quantity	COLUMN C Material costs	COLUMN D Enter volunteer and paid labor costs	COLUMN E Total cost	COLUMN F For HTF use only	COLUMN G List only volunteer labor costs	COLUMN H Enter cost per piece	COLUMN I Net costs	COLUMN J Standard 10% for waste and overage
Homeowners Name	NAME								
Homeowners Address	STREET ADDRESS								
City, State, Zip	CITY, STATE, ZIP								
Phone	PHONE								
Foundation Area	HTF		Other Sources		Complete	FOR HOUSING TRUST FUND			
Description of Material	Quantity Ordered	Material Costs	Labor Costs	Total Costs		Volunteer Labor	@	Cost Est.	X 10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (included above)									
Total		0	0	0		0		0	
Description of work to be completed:									
1)									
2)									
3)									
Exterior	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	X 10%
		0		0				0	1.1
		0		0				0	1.1

		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

			Subtotal	0		0		0	
Roofing	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

Kitchen/Dining Area	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

- 1)
- 2)
- 3)

Bathroom 1	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

- 1)
- 2)
- 3)

Bathroom 2	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

- 1)
- 2)
- 3)

			Subtotal	0		0		0	
--	--	--	----------	---	--	---	--	---	--

Bedroom 1	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

Bedroom 2	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

Bedroom 3	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1

		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

- 1)
- 2)
- 3)

			Subtotal	0		0		0	
--	--	--	----------	---	--	---	--	---	--

Electrical	HTF	Materials	Other Sources	Total	Complete	Volunteers	@	Cost Est.	x10%
	Quantity		Labor						
Description									
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1

Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

- 1)
- 2)
- 3)

--	--	--	--	--	--	--	--	--	--

Plumbing	HTF	Materials	Other Sources	Total	Complete	Volunteers	@	Cost Est.	x10%
	Quantity		Labor						
Description									
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1

Tax (Included)									
Total		0	0	0		0		0	

Insulation	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

Smoke Detector	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
		0		0				0	1.1
Tax (Included)									
Total		0	0	0		0		0	

Description of work to be completed:

1)

2)

3)

			Subtotal	0		0		0	
Living Room/Hallways	HTF		Other Sources		Complete				
Description	Quantity	Materials	Labor	Total		Volunteers	@	Cost Est.	x10%
		0		0				0	1.1
		0		0				0	1.1

		0		0			0	1.1
		0		0			0	1.1
		0		0			0	1.1
Tax (Included)								
Total		0	0	0		0	0	
Description of work to be completed:								
1)								
2)								
3)								
			Subtotal	0		0	0	
Other								
		0		0			0	1.1
		0		0			0	1.1
		0		0			0	1.1
Total		0	0	0		0	0	

South Carolina Housing Trust Fund Group Homes Application Checklist

Authority Use	Tab #	
	Tab 1	Original Application
	Tab 2	1. Site Map 2. Directions to the Site from the Authority
	Tab 3	Photographs (Front and Back)
	Tab 4	1. Plans and Specifications; or 2. Work Write-Up
	Tab 5	Current Appraisal
	Tab 6	Evidence of Site Control – Option, Contract or Deed
	Tab 7	1. Evidence of Zoning 2. Evidence of Utilities at the Site
	Tab 8	Revenue/Service Support for Rental Income
	Tab 9	Financial Commitments

Tab 1

Original Application

Tab 2

1. Site Map and
2. Directions to the Site from the Authority

Tab 3

Photographs

Tab 4

1. Plans and Specifications; or
2. Work Write-Up

Tab 5

Appraisal

Tab 6

1. Copy of Deed; or
2. Contract; or
3. Option

Tab 7

1. Evidence of Zoning
2. Evidence of Utilities (to include water, sewer, electrical)

Tab 8

Revenue/Service Support for Rental Income

Tab 9

Financial Commitments